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Daily, with Sur Daily, witho't Su Sunday only	in 30 centar	\$6.50 \$4,50 \$2.30

Entered January 27, 1903, at Richmond, Va., as second-class matter, under act of Congress of March 3, 1879.

SUNDAY, DECEMBER 31, 1905.

The paternal relation of God to man was the basis of the hoart; so the appealed directly to the hoart; so the fraternity of each man with his fellow was its practical application.

#### The West Virginia Debt. Hon, John B. Moon, chairman of the

Debt Commission, appointed several years ago by the Legislature, to make by and with the advice and approval the attorney-general, a settlement West Virginia of her part of the Virginia dela, contributes to the Charlottesville Progress an Instructive article on that subject. Mr. Moon gives review of the case, showing that in enacted a law assuming two-thirds of it the remaining third, to the effect that being one-third of the bond or bonds funded, which would be paid in accordexpected," says Mr. Moon, "that not specify that Virginia was released. were in part issued by the State or Virginia and signed by her treasurer, and are known as Virginia deferred cer-About \$12,700,000 of them are in the hands of the public, and some and are held by Virginia as parts of the sinking and literary funds. As is well Virginia has attempted from time to time to negotiate a settlement with West Virginia, but all in vain. West Virginia has persistently refused to assume any part of the debt, although was provided in the Constitution under which she was admitted into the Union, that she must pay her just share.

The holders of these certificates are not permitted to bring suit on their own account against. West Virginia, but one Stato may sue another, "and some years ago," says Mr. Moon, "a majority of the certificate holders made a proposition to Virginia that if sho would sue West Virginia and force a settlement, they would bear all the expenses of such a suit and would accept whatever Virginia suit and would accept whatever Virginia realized from West Virginia in full settlement of their claims, thus releasing Virginia from all possible liability. The Legislature of Virginia, acting on this suggestion, constituted a commission, with the advice and approval o the attorney-general, were authorized to bring such a sult if two-thirds of the cerifficate holders came into the arrangement. Since that time something over \$11,000,000, out of the total of \$27,000,000 of certificates out standing in the hands of the ublic, have been brought into this arrangement, thus making nearly eleven twelfths instead of two-thirds of the tweithis instead of two-thirds of the whole issue outstanding; and these certificates have been deposited subject to the order of the commission and attorney-general, and are now held on deposit by them. This result was worked out by Messis. Brown Bros., of New York, one of the oldest banking houses in the United States. in the United States.

in the United States.
"So as the matter now stands, if Virginia carries out her part of this arrangement she will not only get her prorata of what is due by West Virginia on the \$250.09 of certificates which she, herself, helds, but will be protected from any liability on the remainder of the certificates.

"But if this arrangement is not carried out, suits will undoubtedly be rroundly brought against both Virginia and West Virginia under the acts of South Dakota and New York with se-rious danger of throwing a heavy liability on Virginia in concerton with these certificates; and, inded, if the contention
of West Virginia be correct, it would
resocar that Virginia would be liable for
the whole of them. The institution of
such suits has so far only been restrained by the presence that Virginia ed by the prospect that Virginia herself, will sue."

From our understanding of the agreement between the Virginia Debt Commission and the committee representing the holders of these certificates, Virginia is amply protected, provided the Supreme Court of the United States shall finally determine that West Virginia is liable for any part of the unfunded debt. for under the agreement the certificate holders obligate themselves to receive such amount in full discharge of the cerned, and release her forever. The only danger we see is that the court is liable for all. If so, the situation for Virginia would be serious, intend. But, as Mr. Moon points out, the debt of the original State wascontracted for the construc-

tion of railways, turnpikes, canals,

like the Chesancake and Ohlo and Nor-

ward West Virginia, with a view of

the subsequent completion of these lines

strumental in so increasing her taxable

sible, therefore, he concludes, that any

lions spent by the old State for her benefit, and yet not be liable for a cent of

paid by the State of Virginia, now con-

stituting but a part of the original State

If this suit had not been undertaken

been undertaken on the part of some of the certificate holders, and a law was

enacted in New York, for this express

purpose, it is believed, giving that State

authority to sue any other State on any

might hold. Some of these certificate holders would have given to New York

a portion of their certificates, suit would

then have been entered against Virginia

and West Virginia and judgment, if ob-

tained in one case, would have applied to

all. In that event it might have been

determined in the final decision that Virginia was liable for a considerable part

of the outstanding certificates with in-

terest, but under the present agreement,

even if the court should decide that Vir-

ginia was responsible for any part, she

would not be liable to the certificate

holders for the reason already named

that under the contract between the Vir-

ginia commission and the committee of

the certificate holders the latter will

accept in full settlement any sum which

the court may ascertain to be due by

Of course, Virginia would have pre-

do so. She is under moral and legal

obligation to aid the certificate holders

Virginia, and as a sult was inevitable

it seemed to the commissioners and the

attorney-general better for Virginia to

and bring suft for them, than to force

them to make a deal with some other

State and through that State bring suit

The Road Tax.

For years this paper urged the Legis-

quire the board of supervisors in each

county to publish in the county paper

after each meeting a statement showing

receipts and disbursements of the six

so amended and publication is now re-

quired. But the Amherst Progress says

that the statement published in that

paper on December 7th did not include

that the amount of district taxes in Am-

herst for road improvement, apportioned

among the several districts according to

assessed value of property in each, is

This sum is spent in the respective dis-

tricts on the roads of each district, and,

though the warrants on this fund are

allowed by the whole board of super-

visors, for all practical purposes, the dis

bursements of the district road fund are

in the hands of the individual supervisor

This is an old practice. The supervisor

for each district gets his part of the road

fund, spends it as he pleases and ac-

counts to nobody except in the aggre-

gate. It is a vicious practice wherever

it may be in vogue and should be re-

formed. As the Progress well says, each

an itemized statement, showing how every

is the object of the law and the law

should be enforced. If the supervisors

in Amherst or any other county refuse

to make such exhibits we commend citi-

of the act, which says: "It shall be the

duty of the judge of the Circuit Court,

at the term of the said court next suc-

ceeding the two annual meetings of the

jury to ascertain if the statements here

in required to be published have been

published according to law, and if th

grand jury shall ascertain that said

statements have not been published, then

indictments shall be found against each of the several members of the board, and

on conviction, they shall be deemed guil-

ty of a misdemeanor and shall be flued

not less than ten dollars nor more than

The law is designed to compel the su-

pervisors to show the people just how public funds are disbursed and the tax-

payers should see to it that the super-

visors comply. It is of especial import-

fund should be published in detail. If

all the money which the people raise

for this purpose were ildiciously and

economically expended, me roads would

be greatly improved without any addi-

New Year's Resolutions.

That advice is not as sound as the coun-

is. It is better to have tried and falled

tainly cannot succeed unless one tries.

day that a man in the gutter could

could get. There can be no progress or

one hundred dollars."

tional levy.

llar of the road fund is expended. That

fund. Our contemporary further

approximately \$6,250.

the disbursement of the district road

West Virginia.

against Virginia,

bridges, improvements in navigable millions of it was expended in the ter-

ritory now constituting West Virginia, expended in the construction of lines

developing her mineral resources, and discourage endeavor, but it's New Year's ful or afraid. Let us make our good reon every day in the year. Let us keep keep on resolving and trying. The Lord has great respect for good intentions. So far from being paving stones to perdition, they are as stepping stones to Para-

#### Insurance Rates.

series of articles on life insurance, The Times-Dispatch pointed out the considerable difference in the charges for on the part of Virginia, it would have participating and non-participating polipendent. It is written by Professor Miles M. Dawson under the title: "Are Not the outset Mr. Dawson calls attention to the following table of notes given by a well known company;

Non-Participating. Age. Participating. "Under the foregoing scale of non-parti

cipating premiums," says he, "the company in question maintains the highest known to life linsurance in America, higher also, it should be noted for five years at least than it can put cluding cost of procurement; but that dividends being annual." He concludes, therefore, that the non-participating rates must be amply adequate, yet they are fully 20 per cent, lower than the partirates are believed by the officers of the costs, make good and provide this high afford a good margin of profit. What her to make terms with the creditors more, he asks, is desired or desirable in a participating premium?

It is not denied that the non-participatto pay the face value of every policy at tleipating insurance is fraudulent, for the man who holds a participating policy may a sum at least as large as the excess of rate which he pays. In fact, he expects to receive in dividends more than he pays in the way of excess, otherwise, surely, he would take a non-participating policy he would take a non-participating policy.

"Of course," says Mr. Dawson, "everybody is consolous that if he were going
to purchase life insurance at a fixed
premium without the expectation of dividends he would want a lower rate; and it
may be acknowledged that this variance
in premium rates is intended to accommodate that view.

"But why should not a mutual company, for instance, sell the insurance at

the latter by giving in dividends what-ever profit is realized?"

The promises of life insurance companies to participating policy holders promises been redeemed? Have such policies received dividends that would justify the excess of rate? We cannot speak by authority, but we doubt if they come when participating insurance will be abandoned. It is tempting, but we do not see how it can appeal to the discreet business man. Take an illustration: participating plan, the rate would be would be \$256.20. Here is a difference of 53.20 a year in favor of the non-particiof insurance. In other words he can carry of insurance for what \$10,000 would cost on the participating plan. Now the face value of his policy is guaranteed, while the dividend is a matter of promise. Is it not, therefore, better for him to save the difference of \$53 a year and invest it non-participating insurance than to turn it over to the insurance company for promised dividends which may or may not be forthcoming?

But Mr. Dawson's contention is that the non-participating rate is amply high to provide for all expenses, including a fair profit to the stockholders, pay the policies as they mature and still have a comfortable surplus,

### Chancellor Hill.

The death of Chancellor Walter B. Hill, of the University of Georgia, is a serious

loss to education. "He was one of the leaders," says the New York Tribune, "in the movement to solve the great and difficult educational problem forced upon the Southern States by their rural conditions and the presence of a vast number of untrained negroes. Persunsive in manner and conciliatory in disposition, he was largely influential in removing prejudice and convincential in removing prejudice and convincential in removing prejudice.



is of proven value. Sixty years is a may decide that West Virginia is not must be bettomed with resolve. We may pretty good test. No seid, no grit. Ask

shall do worse if we have no ideals at all and never aspire to a higher estate.

"Then he which received the one taient came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not sown, and gathering where thou hast not strawed.

"And I was afraid and went and hid thy talent in the earth; lo, there thou hast that is thine.

"His lord answered and said unto him, thou wicked and slothful servant."

Of course our Salem contemporary dees not mean to encourage slothfulness or to discourage endeavor, but it's New Year's

This is a noble tribule from a Northern

This is a noble tribute from a Northern newspaper to a Southern scholar, and is the more notable because it is written, we doubt not, by a man who has taken an movement, and who, had opportunity to Mr. IIII was indeed a true Southerner, but he was not a bigot, and his education gave him breadth of view. He knew that the education of all the people, blacks as well as whites, was the first step in the solution of all our "problems," and hitherto he directed his energies and hitherto he consecrated his life.

## "The Great Expectation."

(Selected for 'The Times-Dispatch.)
"Let your moderation be known unto
men. The Lord is at hand."— Phil.

It is not easy to decide just what the apostles expected with reference to the second coming of the Lord. tlines it seemed as if they looked to see immediately the opening sky and the descending charlot, with a more general faith, they seemed to anticipate (what has come to pass) the gradual and spiritual occupation of standards and purposes of human life at some future day and brought to some great consummation which will center about Him and crown Him as the Master and King of the world.

Sometimes one of these thoughts and sometimes the other seemed to be the anthe form, the great fact remains that the disciples were always expecting. they found abundant clearness and inspiration in this expectancy which they described as the "coming of the Lord." "The Lord will come," was the daily salutation used by them

It must have given color and meaning to everything they did. Every step they took in life brought them a little nearer to that great end and purpose. turned their eyes away from the fad ing shore and looked across the broad to meet their coming Lord. If two of them parted from each other, not meet again, their parting word of hope was, "The Lord is at hand." If one of entered into the door of what was to be his future home, its very rooms became sacred to him, because in them he was to welcome Christ when he appear ed. "Now is our Salvation nearer than when we first believed." These words which then fell from the lips of the apostles expressed the feeling and the power which always lay uppermost in the apostles' hearts.

And it has been this expectation of the coming of the Lord, which, ever since the days of the apostles, has always been the true inspiration of the Christian world. The noblest souls have always believed that humanity was capable of containing, and was sure deeper infusion of the divine The promise of Christianity is as yet but half fulfilled. All that his been done is only a prelude of what is yet to be.

This is the faith of every Christian reformer. This is what has made it easy for souls who loved the associations of the past, as much as any other upon the unknown seas. It has not been mere wilfulness. It is really the proof human history and life-not as some vast flat plain, on which men wandered pleasantly (perhaps), but alinlesslyalways coming back at last to their dead camp-fires-but as a flight of shining stairs, up which men were to struggle with eager toll to meet day of the Lord, which was waiting for them at the top.

And as these noble souls have thus thought of the world's history, so the most carnest men and women have thought of their own lives. The power of any life lies in its expectancy. What do you hope for? [ What do you expect? The answer to these questions is the measure of the degree in which a man

He who can say, "The Lord is a hand, I am expecting a higher, deeper, more pervading mastery of Christ;" know he is thoroughly alive, and in the fullest sense of the word.

One of the great signs of strong life in such a man will be the way in which he leaves his past. What a difference there is in men about that! Some men are ways driven out of their past, leave it only because they must go forth from their past, because they are weary and disgusted with it, and are willing for any change. Other men leave their past full of honor and full of gratitude for the blessings given and the equipment, which it has given their future life; but full also of the attraction of that future which beckons them on towards a nearer vision of the

It is the last Sunday of 1905. The year which came to us all fresh and young, is old and weary now. And before next Bunday a New Year will come to crowd him from his place. It is not mere habit, but a natural and proper instinct, which calls on us to pause and stand between the New Year and the old, between the living and the dead and listen as they speak one to the other.

The Old Year says to the New Year, "Take this man and show him greater things than I have been able to show

Seed Thoughts for the New Year Compiled by Rev. Dr. J. B. Taylor. Does each day upon its wing Load it not beside with sorrow Which belongeth to the morrow. "Keep me-My God! My boat is so small and the ocean is so wide!" (Brenton Fisherman's Prayer.) "They who tread the path of labor, Follow where my feet have trod." (H. Vandyke) "Love is never wasted." "There is nothing so powerful as example; We put others straight By walking straight ourselves" "Let the world be better-brighter For your having trod its way; Let your light be seen from far, Ere sinks life's little day." "All the way to heaven is heaven." (Cannon Farrar)

The New Year says to the old: "I will take him and do for him the best can. But that will be only possible in regard to the preparation which you have made, and only because of what you have done for him already.

Oh! my friends! the old year is slinning back behind us. We cannot stay it if we would. We must go forth and

Let us go forth, then, nobly. Let us go as those whose greater thoughts and greater doeds awalt beyond. Let us go humbly, solemnly, bravely as those must go who go to meet their

With firm, quiet, serious steps, full of faith, full of hope, let us go to muct Him and the coming year which He brings with Him. If we are only obedient, He will make us by the discipline of all the years, fit for His visible presence, and for that everlasting world, where we shall "see Him as He. is." and worship Him forever.

It is gratifying to observe that the President left ...s corps of detectives behind him when he went to his Virginia country place the other day. There is absolutely no use for them, and it er presence would offend the susceptibilities presence would offend the susceptiblites of many persons. On his remote Virginia farm Mr. Roosevett is as sate as it he were surrounded by an army—Baltimore

Of course he is safe. That goes without saying. But they tell us that the charm about his Virginia home to the President is that the people do not burden him with attentions. They do not dog his tracks countenance when they go about. They treat Mr. Roosevelt as an agreeable neighbor and not as a high-cockalorum.

Speaker Cannon says that the world And yet, as a contemporary points out, he has Congress right there in front of him all day. Queer, isn't it? What extravagant optimism would Uncle Joe indulge in if he had half a chance to assoclate with men who are not Congress-

According to the Houston Post, a Norwagian scientist has discovered a process by which a man can get a jag for fifteen cents in about fifteen seconds. copyrighted and liberally advertised, there ought to be a fortune in it,

Simply because the cut of the Fairs banks 11b has occasionally been criticised, that justifies nobody in characterizing the squator's presidential aspiration as

If, as the late Mr. Pope observed, "worth makes the man, and want of it the fellow," we would like to know what Longworth makes.—Charleston News and Courier.

Longfellow, And now for a really hard one:

If Mr. Hornung has really written his

last story of the Amateur Cracksman, we suggest as his next title the Adventures of McSturdy, the Life Insurance Bur-

cut up.-New York World. Doggone such luck, anyway. Simply to stimulates trading in an off

## Wood's Seed Book **FOR 1906**

is one of the handsomest and nos or the handsomest and most valuable publications of the kind issued. The useful and practical hints contained in the annual issues of Wood's Seed Book make it a most valuable help to all Farmers and Gardeners and thas long been recognized as an up-to-date authority on all

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Abdul and offer to swap a crisis for an ultimatum.

That rustle you hear is your next-door now leaves. Of course this does not apply to you, neighbor. And now approaches the first of Jan

uary, when those ante-Christmas hills which we ran up so lightly will begin com-Most Santa Clauses should have suc

ceeded by now in getting most of the Doubtless that rich Ithaca woman wh married her coachman will lose no time

in wresting the reins from him. It is the unhappy tot of the sexton to and himself very often in a grave situa-

The Virginia vet who refused \$7,000 back pension is obviously among the select few who do not need the money

tion.

# KINALES TOU D'AL

New Year Resolutions.

The year has galloped all away,
Until, as sure as you're alive,
We've reached the very hindmost day
Of dying Nineteen Hundred E've,
Out, out we ring it slowly now,
In joy or sorrow, mirth or grief—
But pause! Let's make our yearly vow
And turn our yearly leaf.

To bring our smoking to a stop, And as (or licker (wet or neat), To never, never Rarely to stay out late at night,

to do each blooming thing that's right And lead some brand new lives.

mount!

I've made, in years gone by, a sheaf;
And it would take ten men to count.

And it would take ten men to count,
The times I've turned another leaf.
I'm doing it again this year,
Just 'cause, through habit old, I must;

finished "Goetterdammerung," "Won-dorful!" we exclaimed, eestatically, "Pretty fair," he said, "but have you vertisement young Mrs. Thaw feels all heard what Harriman has to say about Ryan?"-New York World.

Perhaps.—"A great many authors loss on being put into English." "I suppose that's why no one has ever attempted to translate 'Henry James."—Houston Chronicle.

Sometimes Unavoidable,-"Do you be lieve in marrying a girl for her money?"
"Not as a general thing, but sometimes that's the only way you can get it away from her."—Cleveland Leader.

He Shied,—"I have nothing but praise for our new minister." "So I noticed when the plate came around."—Chicago

#### Oregonian Enthusiasm. The latest case of slopover is reported

from Oregon, where somebody proposes a national dime subscription for a wedding present for Miss Allos Rossevelt. A dispatch says that it is expected that \$300,000 will be rulesd. Better give the money to the Salvation Army—Boston Globe.

# Soporific.

"My dear Mrs. Sharp," said the Rev. Pondrus-Tawker, "why do you not induce your husband to come to church with you."
"Of my gracious! It would never do in the world. He snores terribly." my gracious! It would never do world. He snores terribly,"

## Stimulating. Tell me, doctor, what is platonic love?" "It is-well, it creates an appetite, like my other tonic,"—From "Le Rire."

## Views of the Virginia Editors

#### Mr. Goode's Reminiscences.

The announcement in Th eTimes-Dispatch yesterday that Mr. John Goode, "the Grand Old Man of Virginia," has sent a volume of feminiaceness to the printer, will doubtless be extremely interesting to the people of the locality in which he has spent so many of the most active years of his life. The sole survivor of the Confederate Congress, and of the more rigorous struggles preceding the political rebirth of Virginia after the war, with eighty years of stress behind him, triumphant over the intermittent efforts of persistent newspaper correspondents to kill him of, is again renewing his acquaintance in Norfolk. He moves about it with the same sprightly step and responsive smill and ready, quip that dislinguished his visits ten years ago.—Norfolk Dispatch.

#### The Faithful Steward.

The Faithful Steward.

Mr. Philander C, Knox is now designated as the leading advocate of the President's rate policy in the Senato. Mr. Knox was at one time a member of the President's Cabinet—he was Atterney-General. Mr. Quay, a senator from Pennsylvania, died, and Mr. Knox resigned his Cabinet position to accept the appointment of senator in Mr. Quay's place, tendered him by Governor Penny-packer.

What are the circumstances of this appointment? The newspapers of the day said that a conference was held between Governor Penny-packer and Mr. Cassatt, of the Pennsylvania Rallroad, at Mr. Cassatt, country place, when a number of corporation magnates were present, and Mr. Knox was chosen, and upon their choice he was appointed, is it not reasonable to suppose, under the circumstance, that Mr. Knox was known to be in favor of most everything the corporations wanted, especially the Pennsylvania, Rafiroad? If so, how famny to see the great and all-absorbing question of rate and rebates in such hands. An Mant in the hand of a nurse employed to kill it would fare as well.—Staunton Spectator.

#### Overworked Phrases.

Overworked Phrases.

"Along these lines." It is a convenient expression, but much overworked. You hear it in conversation; you hear it in public speeches; you see it in public print, till you are heartily tired of it. In a recent speech in this city by a distinguished gentleman, we are sure that he employed the phrase at least twenty times. Let us try to find some other expression along these lines to take its place.—Times-Dispatch.

This phrase is hardly as much overworked as the equally absurd and tiresome one, "in this connection." Point with pride" and "view with alarm" held their position for affecen or twenty years; but all except the very dullest of writers and speakers now seem to be willing to let them die. "It is up to" has been worn to rags, and should be kicked out.—Amherst Progress.

#### Virginia Oyster Laws.

Virginia Oyster Laws.

Considering the complaint in Virginia that the cyster industry is going to the dogs under the present laws, it is interesting to see the Baltimoro Newsurging Maryland to follow Virginia's example in oyster legislation in view of "the growth of the oyster industry in that State (Virginia) and the steady gain to the public revenue." We can assure the News that the condition of the oyster industry in Virginia is not ideal. The difficulty is to enforce the laws for the protection of the beds.—Norfolk Landmark.

### Shall Taxes Be Reduced?

Shall Taxes Be Reduced?

We are not aware of any extensive popular demand for a reduction of taxation. Of course, if the State's revenues are such as to admit of a reduction of taxes without hindering improvements which are recognized as imperatively necessary, the reduction-should be made, and the people will appreciate it. It must be remembered, however, that the new administration is going into power under distinct promises to inaugurate schemes of public improvement. These promiser relate specifically to our roads and schools. The proposition to reduce taxation did not figure prominently in the late campaign. We are not aware that any candidate based his claim to popular support upon such an idea.—Danvilla Register.

### The Kremlin.

The times I've turned another leaf.
I'm doing it again this year,
Just 'cause, through habit old, I must;
Poor frail resolves! I deeply fear
I make you but to bust.

H. S. H.

Merely Joking

Backstairs Gossip.—Mary, the housemald (to her friend): "Wo 'ave matins at
our church" "That's nothing; we 'ave
linoleum all up the aisle, and they burns
insects at both services."—London News.
The Difference.—"See here!" cried the
callert, 'did I understand you to tell that
caller that any old hing would be proper
ovening dress for a gentleman?" "No,
indeed," repiled the correspondence editor, "he asked me what would be the
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indeed," repiled the correspondence editor, "he saked me what would be the
proper ovening dress for a gentleman," "No,
indeed," repiled the new and obliging
grocery olerk.—Milwaukee Sentinel.

In a Different Class.—Wagner had just
finished "Gostordammerung." "Wondorful!" we oxclaimed,

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